

Form 132 – 13sum

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 22-10067-JNP  
Chapter: 13  
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Matthew S. Rybak  
1575 S. Myrtle St.  
Vineland, NJ 08360

Social Security No.:  
xxx-xx-8297

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON CONFIRMATION OF PLAN**

Date: 3/16/22  
Time: 10:00 AM  
Location: 4th Floor Courtroom 4C, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper Street, Camden, NJ 08101-2067

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

**If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.**

A copy of the Plan will follow this notice.

Dated: January 25, 2022  
JAN:

Jeanne Naughton  
Clerk, U. S. Bankruptcy Court

In re:  
Matthew S. Rybak  
Debtor

Case No. 22-10067-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Jan 25, 2022

User: admin  
Form ID: 132

Page 1 of 3  
Total Noticed: 59

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 27, 2022:

Recip ID	Recipient Name and Address
db	+ Matthew S. Rybak, 1575 S. Myrtle St., Vineland, NJ 08360-6429
cr	+ Ally Capital Department, AIS Portfolio Services, LP, 4515 N Santa Fe Ave, Dept. APS, Oklahoma City, OK 73118-7901
519478097	+ ADT Security Service, 14200 E. Exposition Ave., Aurora, CO 80012-2540
519481474	+ Ally Capital, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519478099	+ American Exprerss, PO Box 17759, Clearwater, FL 33762-0759
519478100	Bank Of America, N.A., PO Box 15222, Wilmington, DE 19886-5222
519490989	+ Bank Of America, N.A., PO Box 982238, El Paso, TX 79998-2238
519489352	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
519478107	Comptroller of Maryland, Compliance Division, Revenue Administration CTR, Rm 100, Annapolis, MD 21401
519478110	+ Discover Bank, 325 Chestnut St, Ste 501, Philadelphia, PA 19106-2605
519490991	Diversified ADJ SVC, 600 Coon Rapids Blvd NW, Minneapolis, MN 55433-5549
519478112	+ Ed's Auto Mays Landing, 965 Cape May Ave, Mays Landing, NJ 08330-2154
519478113	+ Finance of America Mortgage, 15325 Fairfield Ranch Road, Suite 200, Chino Hills, CA 91709-8834
519478115	Gulf Oil Ltd Partnership, PO Box 9001001, Louisville, KY 40290-1001
519478116	+ Hamilton Municipal Court, 6101 13th St, Mays Landing, NJ 08330-1856
519478121	+ Landis Sewerage Authority, 1776 S. Mill Road, Vineland, NJ 08360-6200
519490992	+ Littman Jewelers, 1000 Mac Arthur Bl, Mahwah, NJ 07430-2035
519478122	+ Littman Jewelers, 3 Ethel Rd, Edison, NJ 08817-2855
519478126	+ Motor Vehicle Commission, PO Box 4850, State Of New Jersey, Trenton, NJ 08650-4850
519478128	NTB Credit Plan, PO Box 183015, Columbus, OH 43218-3015
519478127	Nissan Motor Acceptance, PO Box 742658, Cincinnati, OH 45274-2658
519478129	Office Of Attorney General, 25 Market Street, PO Box 112, Richard J Hughes Justice Complex, Trenton, NJ 08625-0112
519478139	+ Repossession Specialists, 511 S. Main St, Pleasantville, NJ 08232-3219
519478140	State Of New Jersey, P.O. Box 245, Dept Of Treasury-Division Of Taxation, Trenton, NJ 08695-0245
519478142	TD Retail Card Services, PO Box 11956, Newark, NJ 07101-4956
519490994	Verizon, 500 Technology Dr Ste 300, Weldon Spring, MO 63304, Lumberton, NC 28358
519478144	Vineland Electric Utility, 640 E Wood Street, Po Box 1508, Vineland, NJ 08362-1508
519478145	+ Vineland Municipal Court, 736 E. Landis Ave., PO BOX 1508, Vineland, NJ 08362-1508
519478147	+ Wells Fargo Bank, P.O. Box 14517, Des Moines, IA 50306-3517

TOTAL: 29

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 25 2022 20:34:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 25 2022 20:34:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: gecsedl@recoverycorp.com	Jan 25 2022 20:39:54	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
519478098	+ Email/Text: ally@ebn.phinsolutions.com	Jan 25 2022 20:34:00	Ally Financial, PO Box 130424, Saint Paul, MN 55113-0004

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519490988	+ Email/Text: ally@ebn.phinsolutions.com	Jan 25 2022 20:34:00	Ally Financial, PO Box 380901, Minneapolis, MN 55438-0901
519478101	Email/Text: bankruptcy@bbandt.com	Jan 25 2022 20:34:00	BB&T, PO Box 2322, Lumberton, NC 28359-2322
519478102	Email/Text: bankruptcy@bbandt.com	Jan 25 2022 20:34:00	BB&T, Po Box 1847, Wilson, NC 27894
519478108	Email/Text: Bankruptcy@mail@marylandtaxes.gov	Jan 25 2022 20:34:00	Comptroller Of Maryland, 1120 Carroll Street, Annapolis, MD 21411-0001
519478105	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 25 2022 20:39:44	Citibank, NA, PO Box 6077, Sioux Falls, SD 57117-6077
519478106	Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 25 2022 20:39:45	Citicards, P O Box 6241, Sioux Falls, SD 57117-6241
519478111	Email/Text: mrdiscen@discover.com	Jan 25 2022 20:34:00	Discover Bank, P.O. Box 30943, Salt Lake City, UT 84130-0943
519478109	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 25 2022 20:40:10	Department Stores National Bank, PO Box 8053, Mason, OH 45040
519478114	Email/Text: bnc-bluestem@quantum3group.com	Jan 25 2022 20:34:00	Fingerhut, Po Box 166, Newark, NJ 07101-0166
519478119	Email/Text: sbse.cio.bnc.mail@irs.gov	Jan 25 2022 20:34:00	Internal Revenue Service, P.O. Box 744, Special Procedure Branch, Springfield, NJ 07081
519478120	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 25 2022 20:40:05	JPMCB Card Services, PO BOX 15369, Wilmington, DE 19850
519478123	Email/PDF: gecsed@recoverycorp.com	Jan 25 2022 20:39:40	Lowes, PO Box 530914, Atlanta, GA 30353-0914
519478124	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 25 2022 20:34:00	Midland Credit Management, 320 East Big Beaver, Suite 300, Troy, MI 48083-1271
519483713	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 25 2022 20:34:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
519478125	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Jan 25 2022 20:40:05	Midland Mortgage, P.O. Box 268959, Oklahoma City, OK 73126-8959
519478130	+ Email/PDF: gecsed@recoverycorp.com	Jan 25 2022 20:40:05	Old Navy, PO Box 105980 Dept 72, Atlanta, GA 30348-5980
519478131	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 25 2022 20:40:06	Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk, VA 23541
519478136	Email/Text: bnc-quantum@quantum3group.com	Jan 25 2022 20:34:00	Quantum 3 Group, PO Box 788, Kirkland, WA 98083-0788
519478137	+ Email/Text: bnc-quantum@quantum3group.com	Jan 25 2022 20:34:00	Quantum3 Group, PO Box 788, Kirkland, WA 98083-0788
519478138	+ Email/Text: bnc-quantum@quantum3group.com	Jan 25 2022 20:34:00	Quantum3 Group LLC, agent for Sandino Funding, PO Box 788, Kirkland, WA 98083-0788
519490993	+ Email/PDF: gecsed@recoverycorp.com	Jan 25 2022 20:39:37	Synch/Old Navy, PO Box 965005, Orlando, FL 32896-5005
519478884	+ Email/PDF: gecsed@recoverycorp.com	Jan 25 2022 20:39:54	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519478141	Email/PDF: gecsed@recoverycorp.com	Jan 25 2022 20:39:40	Synchrony Bank/Walmart, Po Box 965024, Orlando, FL 32896-5024
519488881	+ Email/PDF: ebn_ais@aisinfo.com	Jan 25 2022 20:39:55	T Mobile/T-Mobile USA Inc, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519478143	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	Jan 25 2022 20:34:00	Verizon Wireless, PO Box 650051, Dallas, TX 75265-0051
519478146	+ Email/PDF: Citi.BNC.Correspondence@citi.com		

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Jan 25 2022 20:39:45

Wawa/CBNA, 5800 South Corporate Place, Sioux Falls, SD 57108-5027

TOTAL: 30

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519490990		BB&T, 4251 Fayetteville
519478103	*P++	BB AND T, PO BOX 1847, WILSON NC 27894-1847, address filed with court:, BB&T, Po Box 1847, Wilson, NC 27894
519478104	*P++	BB AND T, PO BOX 1847, WILSON NC 27894-1847, address filed with court:, BB&T, Po Box 1847, Wilson, NC 27894
519478118	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Service, PO Box 724, Springfield, NJ 07081
519478117	*+	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
519478132	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk, VA 23541
519478133	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk, VA 23541
519478134	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk, VA 23541
519478135	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk, VA 23541

TOTAL: 1 Undeliverable, 8 Duplicate, 0 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 27, 2022

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 25, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Midfirst Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Seymour Wasserstrum	on behalf of Debtor Matthew S. Rybak mylawyer7@aol.com ecf@seymourlaw.net;r47769@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4